

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Merrill, David Wayne		Name of Joint Debtor (Spouse) (Last, First, Middle): Merrill, Dorothy Lee																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None																					
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 0207		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 1807																					
Street Address of Debtor (No. & Street, City, and State) 2308 W. Edgewood Lane McHenry, IL		Street Address of Joint Debtor (No. & Street, City, and State) 2308 W. Edgewood Lane McHenry, IL																					
		ZIPCODE 60051	ZIPCODE 60051																				
County of Residence or of the Principal Place of Business: McHenry		County of Residence or of the Principal Place of Business: McHenry																					
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																					
		ZIPCODE	ZIPCODE																				
Location of Principal Assets of Business Debtor (if different from street address above): Attorney: Scott A. Bentley, 6191377 661 Ridgeview Drive McHenry, IL 60050 ph: 815-385-0669																							
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check all applicable boxes)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)																					
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and provide the information requested below) State type of entity: _____	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Proceeding																					
Nature of Debts (Check one box)																							
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business																							
Filing Fee (Check one box)		Chapter 11 Debtors: (Check any applicable box)																					
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million																					
Statistical/Administrative Information																							
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
THIS SPACE IS FOR COURT USE ONLY																							
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1- 49</td> <td>50- 99</td> <td>100- 199</td> <td>200- 999</td> <td>1000- 5000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				1- 49	50- 99	100- 199	200- 999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1- 49	50- 99	100- 199	200- 999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000														
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document Page 2 of 59 Name of Debtor(s): David Wayne Merrill & Dorothy Lee Merrill
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)		
Location Where Filed: NONE	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		(To be completed if debtor is an individual whose debts are primarily consumer debts)
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
		X <u>/s/ Scott A. Bentley</u> <u>February 22, 2006</u> Signature of Attorney for Debtor(s) Date
Exhibit C		Certification Concerning Debt Counseling by Individual/Joint Debtor(s)
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		<input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		<input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Statement by a Debtor Who Resides as a Tenant of Residential Property		
<i>Check all applicable boxes</i>		
<input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord or lessor that obtained judgment)		
(Address of landlord or lessor)		
<input type="checkbox"/> Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Document</p> <p>Name of Debtor(s): David Wayne Merrill & Dorothy Lee Merrill</p>
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ David Wayne Merrill _____ Signature of Debtor</p> <p>X /s/ Dorothy Lee Merrill _____ Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>February 22, 2006 Date</p>	
<p>Signature of Attorney</p> <p>X /s/ Scott A. Bentley _____ Signature of Attorney for Debtor(s) SCOTT A. BENTLEY 6191377 _____ Printed Name of Attorney for Debtor(s)</p> <p>Firm Name 661 Ridgeview Drive Address McHenry, IL 60050 815-385-0669 Telephone Number February 22, 2006 Date</p>	
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>	
<p>Signature of a Foreign Representative of a Recognized Foreign Proceedings</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11 United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative) (Printed Name of Foreign Representative) (Date)</p>	
<p>Signature of Non-Attorney Petition Preparer</p> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110(c).) Address X _____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>	

FORM 6. SCHEDULES

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re David Wayne Merrill & Dorothy Lee Merrill
DebtorCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
		Total	0.00	

(Report also on Summary of Schedules.)

In re David Wayne Merrill & Dorothy Lee Merrill
DebtorCase No. _____
(If known)**SCHEDEULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<p>1. Cash on hand.</p> <p>2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</p> <p>3. Security deposits with public utilities, telephone companies, landlords, and others.</p> <p>4. Household goods and furnishings, including audio, video, and computer equipment.</p> <p>5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</p> <p>6. Wearing apparel.</p> <p>7. Furs and jewelry.</p> <p>8. Firearms and sports, photographic, and other hobby equipment.</p> <p>9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</p> <p>10. Annuities. Itemize and name each issuer.</p> <p>11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).</p> <p>12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</p>	X X X X X X X X X X X X			

In re David Wayne Merrill & Dorothy Lee Merrill
DebtorCase No. _____
(If known) _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

In re David Wayne Merrill & Dorothy Lee Merrill

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
				Total	\$
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

continuation sheets attached

Total

1

0.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re David Wayne Merrill & Dorothy Lee Merrill
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2):
 11 U.S.C. § 522(b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
No exemptions claimed.			

In re David Wayne Merrill & Dorothy Lee Merrill,
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." See 11 U.S.C. §112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
Kluever & Platt o/b/o Bank of NY Trust/Select Portfolio 65 E. Wacker Drive, Ste 1700 Chicago, IL 60601	J	J	Lien: 1st Mortgage Security: Debtor's Residence				Notice Only	Notice Only
			VALUE \$ 150,000.00					
ACCOUNT NO. 8790151966								
Select Portfolio Servicing, Inc. PO Box 551170 Jacksonville, FL 32255-1170	J	J	Lien: 1st Mortgage Security: Single Family Residence				138,000.00	0.00
			VALUE \$ 150,000.00					
ACCOUNT NO.								
ACCOUNT NO.								

0 continuation sheets attached

Subtotal ➤ (Total of this page)	\$ 138,000.00
Total ➤ (Use only on last page)	\$ 138,000.00
(Report total also on Summary of Schedules)	

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the subsection of the Bankruptcy Code described below which assigns the priority, such as "Sec. 507(a)(4)."

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." Do not include the name or address of a minor child in this schedule. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. On the last sheet of this Schedule E, report the total of all claims entitled to priority under § 507(a)(1) and § 507(a)(8) in the box labeled "Total of Claims Entitled to Priority under §§ 507(a)(1) and (a)(8)" and report separately the total of all other claims in the box labeled "Total of ALL Claims Entitled to Priority." Report these totals also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re David Wayne Merrill & Dorothy Lee Merrill,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. Proc. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
Abrams & Abrams c/o Clipper Magazine 75 E. Wacker Drive CHicago, IL 60601	J	Consideration: Advertising			14,479.00
ACCOUNT NO. 386877	J				204.72
ACC International o/b/o TCF National Bank 919 Estes Court Schaumburg, IL 60193-4436					
ACCOUNT NO. 1M11081450		Consideration: Medical services			
Alexian Brothers Medical Center 800 Biesterfield Road Elk Grove Village, IL 60007-3397	W				6,029.00
ACCOUNT NO. 4388641849853820		Consideration: Credit card debt			
Allied Interstate, Inc. o/b/o Capital One PO Box 361563 Columbus, OH 43236-1536	H				3,180.05

13 continuation sheets attached

Subtotal ➤	\$ 23,892.77
(Total of this page)	
Total ➤	
(Use only on last page)	

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 257070						
American Collections o/b/o Retailers National Bank 919 W. Estes Court Schaumburg, IL 60193	H					Notice Only
ACCOUNT NO.						
Anderson Financial Netwok o/b/o Sprint 404 Brock Drive PO Box 3097 Bloomington, IL 61702-3097	H					Notice Only
ACCOUNT NO. 4427097254339158		Consideration: Credit card debt				
Applied Card Bank 4700 Exchange Court Boca Raton, FL 33431-0966	H					2,738.00
ACCOUNT NO.						
ARS Inc. o/b/o Capital One PO Box 2526 Loves Park, IL 61132	W					Notice Only
ACCOUNT NO.						
ARS Inc. o/b/o Providian Bank PO Box 2526 Loves Park, IL 61132	W					Notice Only

Sheet no. 1 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 2,738.00
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Artistic Solutions PO Box 877 Streamwood, IL 60107	H		Consideration: NSF check				191.46
ACCOUNT NO.							
Associated Recovery Systems o/b/o Capital One Services 201 W. Grand Avenue Escondido, CA 92025	H		Consideration: Credit card debt				Notice Only
ACCOUNT NO.							
Brown & Joseph, Ltd. o/b/o Suburban Chicago Newspaper PO Box 59838 Schaumburg, IL 60159	H		Consideration: Advertising				7,364.00
ACCOUNT NO. 0375082-905							
BYL PO Box 2740 Westchester, PA 19380	H		Consideration: Credit card debt				Unknown
ACCOUNT NO. 4388641651681355							
Capital One PO Box 60000 Seattle, WA 98190-6000	H		Consideration: Credit card debt				1,691.00

Sheet no. 2 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 9,246.46
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 438864185173100			Consideration: Credit card debt				
Capital One PO Box 60000 Seattle, WA 98190-6000	W						2,410.00
ACCOUNT NO. 4305722108435622			Consideration: Credit card debt				
Capital One PO Box 60000 Seattle, WA 98190-6000	W						1,610.00
ACCOUNT NO. 4121741350002908			Consideration: Credit card debt				
Capital One PO Box 60000 Seattle, WA 98190-6000	W						5,017.00
ACCOUNT NO. 4388641849853820			Consideration: Credit card debt				
Capital One PO Box 60000 Seattle, WA 98190-6000	H						3,155.00
ACCOUNT NO.			Consideration: Advertising				
Chicago Sun Times 401 N. Wabash Avenue Chicago, IL 60611	H						47,299.94

Sheet no. 3 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 59,491.94
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.			Consideration: Unknown			
Collectech Systems, Inc. 3111 S. Dixie Why Ste 101 W Palm Beach, FL 33405-1520	J					Unknown
ACCOUNT NO.			Consideration: Cable Service			
Comcast PO Box 3002 Southeastern PA 19398-3002	W					774.14
ACCOUNT NO.			Consideration: Cable Service			
Credit Management o/b/o Comcast PO Box 1408 Racine WI 53401-1408	W					Notice Only
ACCOUNT NO. 1238816919			Consideration: cable television			
Credit Protection Assn, LP o/b/o Comcast 13355 Noel Road Dallas, TX 75240	H					Notice Only
ACCOUNT NO. 4227097254339158			Consideration: Credit card debt			
Cross Country Bank PO Box 17120 Wilmington, DE 19886-7120	W					2,738.00

Sheet no. 4 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 3,512.14
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 4227097255603149		H	Consideration: Credit card debt			
Cross Country Bank PO Box 17120 Wilmington, DE 19886-7120		H				4,806.07
ACCOUNT NO. 186-4520		W				
D&B RMS o/b/o Waste Mangement 305 Fellowship Rd, Ste 100 PO Box 5472 Mt. Laurel, NJ 08054		W				Notice Only
ACCOUNT NO. 6011007880502470		W	Consideration: Credit card debt			
Discover PO Box 30395 Salt Lake City, UT 84130-0395		W				11,050.00
ACCOUNT NO. 8328601185630		H	Consideration: Medical services			
Ginny's Inc. 1112 7th Avenue Monroe, WI 53566-1364		H				314.00
ACCOUNT NO. 5489555104533031		H	Consideration: Credit card debt			
Household Bank PO BOX 17313 Baltimore, MD 212907		H				769.00

Sheet no. 5 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 16,939.07
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5489555102059294			Consideration: Credit card debt				
Household Bank PO BOX 17313 Baltimore, MD 212907	W						1,001.00
ACCOUNT NO. 5489555102059294			Consideration: Credit card debt				
HSBC NV PO Box 98706 Las Vegas, NV 89193-8706	H						Unknown
ACCOUNT NO. 658008363							
HSN 1 HSN Drive St. Petersburg, FL 33729	W						98.90
ACCOUNT NO. 4209758872			Consideration: Credit card debt				
IC Systems 444 Highway 96, Box 64378 St. Paul, MN 55164	W						100.00
ACCOUNT NO. 681113			Consideration: Medical services				
KCA Financial Services 628 N. Street PO Box 53 Geneva, IL 60134	W						120.00

Sheet no. 6 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 1,319.90
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Legal services				
Larry B. Lichtenstein& Associates 20 N. Clark Street Chicago, IL 60602	H					630.00
ACCOUNT NO.		Consideration: Judgment				
McLennan Companies 25 N. Northwest Hwy. Park Ridge, IL 60068-3375	H					8,658.00
ACCOUNT NO. Moraine #1689		Consideration: Medical services				
Medclear, Inc. o/b/o MoraineER Physicians 507 Prudential Road Horham, PA 19044-2308	W					280.00
ACCOUNT NO.		Consideration: Legal services				
Michling, Hoffman, Vinton, Plaza & Wick 101 N. Throop Street Woodstock, IL 60098	W					180.00
ACCOUNT NO. 8504615044		Consideration: Credit card debt				
Midland Credit Management o/b/o Household/Orchard Bank PO Box 939019 San Diego, CA 92193-9019	W					832.00

Sheet no. 7 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 10,580.00
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 8328601185550		H	Consideration: Credit card debt			
Midnight Velvet 1112 9th Avenue Monroe, WI 53566-1364		H				567.00
ACCOUNT NO. 8506015378		W	Consideration: Credit card debt			
Midwest Credit Management o/b/o Providian 5775 Roscoe Court San Diego, CA 92123		W				6,133.00
ACCOUNT NO. 67591439		H	Consideration: Unsure - possibly SBC			
Money Control PO Box 49990 Riverside, CA 92514		H				1,324.00
ACCOUNT NO. SPRT25366		H	Consideration: Credit card debt			
National Asset Recovery, Inc. o/b/o Sprint 2880 Dresden Drive Suite 200 Atlanta, GA 30341-3920		H				Notice Only
ACCOUNT NO. 96MK70		H	Consideration: Credit card debt			
NCO Financial o/b/o Capital One 507 Prudential Road Horsham, PA 19044		H				Notice Only

Sheet no. 8 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 8,024.00
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 9003230			Consideration: Utility Service			
NCO Financial o/b/o ComEd 507 Prudential Road Horsham, PA 19044	W					236.00
ACCOUNT NO. 9003230		H	Consideration: Utility			
NCO Inovision o/b/o Com Ed PO Box 41448 Philadelphia, PA 19101		H				Notice Only
ACCOUNT NO. 236834165960807			Consideration: Gas Service			
NICOR PO Box 310 Aurora, IL 60507-0310	W					Unknown
ACCOUNT NO. 3040312866						
Northwest Collectors o/b/o Physician Anesthesia Associates 3601 Algonquin Road Ste 500 Rolling Meadows, IL 60008-3126	W					986.00
ACCOUNT NO. PROV01840			Consideration: Credit card debt			
Palisades Collection, LLC o/b/o Providian National Bank 210 Sylvan Avenue Englewood Cliffs, NJ 07632	W					1,353.00

Sheet no. 9 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 2,575.00
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1609857			Consideration: Cellular Service				
Pentagroup Financial o/b/o Nextel 5959 Corporate Drive Houston, TX 77036	W						574.00
ACCOUNT NO.			Consideration: Cellular Service				
Professional Credit Services o/b/o Sprint PCS PO Box 397 Farmingdale, NY 11735-0397	H						224.00
ACCOUNT NO. 54428506009457710			Consideration: Credit card debt				
Providian PO Box 9539 Manchester, NH 03108-9539	W						1,353.17
ACCOUNT NO. 55428506009457770			Consideration: Credit card debt				
Providian PO Box 9539 Manchester, NH 03108-9539	W						1,353.00
ACCOUNT NO. 40311513004617442			Consideration: Credit card debt				
Providian PO Box 9539 Manchester, NH 03108-9539	W						5,738.00

Sheet no. 10 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 9,242.17
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 2SC2365		H	Consideration: Credit card debt			
Retailers National Bank PO Box 59231 Minneapolis, MN 55459-0231		H				806.00
ACCOUNT NO.		H	Consideration: Telephone service			
SBC Bill Payment Center Chicago, IL 60602		H				Unknown
ACCOUNT NO. 30440440		H	Consideration: Web Design			
Shared Net PO Box 1742 OLodi, CA 95241-1741		H				89.85
ACCOUNT NO.		H	Consideration: Cellular Service			
Sprint PO Box 219554 Kansas City, MO 64121-9554		H				224.00
ACCOUNT NO.		W	Consideration: Credit card debt			
Surpas Resource Group o/b/o Providian 3120 Hayes Rd, Ste 200 Houston, TX 77082-2622		W				Notice Only

Sheet no. 11 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 1,119.85
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 8328501185570		H	Consideration: Credit card debt			
Swiss Colony 1112 7th Avenue Monroe, WI 53566-1365		H				717.00
ACCOUNT NO. 911708426380		H	Consideration: Credit card debt			
Target National Bank PO Box 59231 Minneapolis, MN 55459-0231		H				646.00
ACCOUNT NO. 112995		H	Consideration: Advertising			
Teller, Levit & Silvertrust o/b/o Chicago Sun Times 11 E. Adams Chicago, IL 60603		H				Notice Only
ACCOUNT NO. 5542850600945770		H	Consideration: Credit card debt			
Unifund Partners o/b/o Providian 10625 Techwood Circle Cincinnati, OH 45242-2846		H				1,590.00
ACCOUNT NO. UK6400		H				
Van Ru Credit Corporation o/b/o Sherman Hospital 8550 Ulmerton Road, Ste 225 Largo, FL 33771-5351		H				212.04

Sheet no. 12 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 3,165.04
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517200-4 Vericore o/b/o Lakeland Publishing 1200 W. Causeway Approach Mandeville, LA 70471	H	Consideration: Advertising				9,386.50
ACCOUNT NO. 231790783 Waste Management PO Box 9001797 Louisville, KY 40290	H	Consideration: Garbage removal				76.97
ACCOUNT NO. 1220178 Wonder Lake State Bank PO Box 350 Wonder Lake, IL 60097	H	Consideration: Personal loan				517.00
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 13 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 9,980.47
(Total of this page)	
Total ►	\$ 161,826.81

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re David Wayne Merrill & Dorothy Lee Merrill

Case No.

Debtor

(if known)

SCHEDEULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re David Wayne Merrill & Dorothy Lee Merrill
DebtorCase No. _____
(if known) _____**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re David Wayne Merrill & Dorothy Lee Merrill
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	No dependents	
Employment: Occupation	DEBTOR	SPOUSE
Name of Employer		
How long employed		
Address of Employer		

Income: (Estimate of monthly income as of the filing of the petition)

1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
2. Estimated monthly overtime	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
3. SUBTOTAL	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
b. Insurance	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
c. Union Dues	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
d. Other (Specify: _____)	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
8. Income from real property	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
9. Interest and dividends	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
11. Social security or other government assistance (Specify) _____	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
12. Pension or retirement income	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
13. Other monthly income _____ (Specify) _____	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
14. SUBTOTAL OF INCOME REPORTED ONLINES 7 THROUGH 13	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
15. TOTAL MONTHLY INCOME (Add amounts shown on Lines 6 through 14.)	\$ <u> 0.00 </u>	\$ <u> 0.00 </u>
16. TOTAL COMBINED MONTHLY INCOME \$ <u> 0.00 </u>	(Report also on Summary of Schedules)	
17. Describe any increase [or decrease] in income anticipated to occur within the year following the filing of this document:		

None

In re David Wayne Merrill & Dorothy Lee Merrill
Debtor

Case No. _____

SCHEMULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

- Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>0.00</u>
a. Are real estate taxes included? Yes <u> </u> No <u>✓</u>	
b. Is property insurance included? Yes <u> </u> No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>0.00</u>
b. Water and sewer	\$ <u>0.00</u>
c. Telephone	\$ <u>0.00</u>
d. Other _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>0.00</u>
5. Clothing	\$ <u>0.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>0.00</u>
8. Transportation (not including car payments)	\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>0.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other _____	\$ <u>0.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other _____	\$ <u>0.00</u>
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<u>\$ 0.00</u>
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None	
20. STATEMENT OF MONTHLY NET INCOME	
a. Total projected monthly income	\$ <u>0.00</u>
b. Total projected monthly expenses	\$ <u>0.00</u>
c. Monthly net income (a. minus b.)	\$ <u>0.00</u>

[Chapter 12 and 13 Debtors Only: State amount and whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.]

21. Total amount to be paid into plan \$ 0.00 each 0.00 (interval).

Form 6-Summary
(10/05)

United States Bankruptcy Court
Northern District of Illinois

In re David Wayne Merrill & Dorothy Lee Merrill
Debtor

Case No. _____
Chapter 13 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 0.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 138,000.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	14		\$ 161,826.81	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 0.00
TOTAL		26	\$ 0.00	\$ 299,826.81	

Form 6-Summ2
(10/05)

United States Bankruptcy Court
Northern District of Illinois

In re David Wayne Merrill & Dorothy Lee Merrill
Debtor

Case No. _____
Chapter 13 _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES
(28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re David Wayne Merrill & Dorothy Lee Merrill
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief. *(Total shown on summary page plus 1.)*

Date February 22, 2006

Signature: /s/ David Wayne Merrill
Debtor:

Date February 22, 2006

Signature: /s/ Dorothy Lee Merrill
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. *(Total shown on summary page plus 1.)*

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In Re David Wayne Merrill & Dorothy Lee MerrillCase No. _____
(if known)**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of businessNone

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<hr/>			
None <input checked="" type="checkbox"/>	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

- None b. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<hr/>		

6. Assignments and Receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------------	--	--

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 22, 2006	Signature of Debtor	/s/ David Wayne Merrill DAVID WAYNE MERRILL
Date	February 22, 2006	Signature of Joint Debtor	/s/ Dorothy Lee Merrill DOROTHY LEE MERRILL

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer _____ Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
11 U.S.C. § 110; 18 U.S.C. §156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

**UNITED STATES BANKRUPTCY COURT
Northern District of Illinois**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

David Wayne Merrill & Dorothy Lee Merrill _____
Printed Name(s) of Debtor(s)

Case No. (if known) _____

/X David Wayne Merrill February 22, 2006
Signature of Debtor Date

/X Dorothy Lee Merrill February 22, 2006
Signature of Joint Debtor (if any) Date

Abrams & Abrams
c/o Clipper Magazine
75 E. Wacker Drive
Chicago, IL 60601

ACC International
o/b/o TCF National Bank
919 Estes Court
Schaumburg, IL 60193-4436

Alexian Brothers Medical Center
800 Biesterfield Road
Elk Grove Village, IL 60007-3397

Allied Interstate, Inc.
o/b/o Capital One
PO Box 361563
Columbus, OH 43236-1536

American Collections
o/b/o Retailers National Bank
919 W. Estes Court
Schaumburg, IL 60193

Anderson Financial Netwok
o/b/o Sprint
404 Brock Drive PO Box 3097
Bloomington, IL 61702-3097

Applied Card Bank
4700 Exchange Court
Boca Raton, FL 33431-0966

ARS Inc.
o/b/o Capital One
PO Box 2526
Loves Park, IL 61132

ARS Inc.
o/b/o Providian Bank
PO Box 2526
Loves Park, IL 61132

Artistic Solutions
PO Box 877
Streamwood, IL 60107

Associated Recovery Systems
o/b/o Capital One Services
201 W. Grand Avenue
Escondido, CA 92025

Brown & Joseph, Ltd.
o/b/o Suburban Chicago Newspaper
PO Box 59838
Schaumburg, IL 60159

BYL
PO Box 2740
Westchester, PA 19380

Capital One
PO Box 60000
Seattle, WA 98190-6000

Chicago Sun Times
401 N. Wabash Avenue
Chicago, IL 60611

Collectech Systems, Inc.
3111 S. Dixie Why Ste 101
W Palm Beach, FL 33405-1520

Comcast
PO Box 3002
Southeastern PA 19398-3002

Credit Management
o/b/o Comcast
PO Box 1408
Racine WI 53401-1408

Credit Protection Assn, LP
o/b/o Comcast
13355 Noel Road
Dallas, TX 75240

Cross Country Bank
PO Box 17120
Wilmington, DE 19886-7120

Cross Country Bank
PO Box 17120
Wilmington, DE 19886-7120

D&B RMS
o/b/o Waste Mangement
305 Fellowship Rd, Ste 100
PO Box 5472
Mt. Laurel, NJ 08054

Discover
PO Box 30395
Salt Lake City, UT 84130-0395

Ginny's Inc.
1112 7th Avenue
Monroe, WI 53566-1364

Household Bank
PO BOX 17313
Baltimore, MD 212907

Household Bank
PO BOX 17313
Baltimore, MD 212907

HSBC NV
PO Box 98706
Las Vegas, NV 89193-8706

HSN
1 HSN Drive
St. Petersburg, FL 33729

IC Systems
444 Highway 96, Box 64378
St. Paul, MN 55164

KCA Financial Services
628 N. Street PO Box 53
Geneva, IL 60134

Kluever & Platt
o/b/o Bank of NY Trust/Select Portfolio
65 E. Wacker Drive, Ste 1700
Chicago, IL 60601

Larry B. Lichtenstein& Associates
20 N. Clark Street
Chicago, IL 60602

McLennan Companies
25 N. Northwest Hwy.
Park Ridge, IL 60068-3375

Medclear, Inc.
o/b/o MoraineER Physicians
507 Prudential Road
Horham, PA 19044-2308

Michling, Hoffman, Vinton, Plaza & Wick
101 N. Throop Street
Woodstock, IL 60098

Midland Credit Management
o/b/o Household/Orchard Bank
PO Box 939019
San Diego, CA 92193-9019

Midnight Velvet
1112 9th Avenue
Monroe, WI 53566-1364

Midwest Credit Management
o/b/o Providian
5775 Roscoe Court
San Diego, CA 92123

Money Control
PO Box 49990
Riverside, CA 92514

National Asset Recovery, Inc.
o/b/o Sprint
2880 Dresden Drive Suite 200
Atlanta, GA 30341-3920

NCO Financial
o/b/o Capital One
507 Prudential Road
Horsham, PA 19044

NCO Financial
o/b/o ComEd
507 Prudential Road
Horsham, PA 19044

NCO Inovision
o/b/o Com Ed
PO Box 41448
Philadelphia, PA 19101

NICOR
PO Box 310
Aurora, IL 60507-0310

Northwest Collectors
o/b/o Physician Anesthesia Associates
3601 Algonquin Road Ste 500
Rolling Meadows, IL 60008-3126

Palisades Collection, LLC
o/b/o Providian National Bank
210 Sylvan Avenue
Englewood Cliffs, NJ 07632

Pentagroup Financial
o/b/o Nextel
5959 Corporate Drive
Houston, TX 77036

Professional Credit Services
o/b/o Sprint PCS
PO Box 397
Farmingdale, NY 11735-0397

Providian
PO Box 9539
Manchester, NH 03108-9539

Providian
PO Box 9539
Manchester, NH 03108-9539

Providian
PO Box 9539
Manchester, NH 03108-9539

Retailers National Bank
PO Box 59231
Minneapolis, MN 55459-0231

SBC
Bill Payment Center
Chicago, IL 60602

Select Portfolio Servicing, Inc.
PO Box 551170
Jacksonville, FL 32255-1170

Shared Net
PO Box 1742
OLodi, CA 95241-1741

Sprint
PO Box 219554
Kansas City, MO 64121-9554

Surpas Resource Group
o/b/o Providian
3120 Hayes Rd, Ste 200
Houston, TX 77082-2622

Swiss Colony
1112 7th Avenue
Monroe, WI 53566-1365

Target National Bank
PO Box 59231
Minneapolis, MN 55459-0231

Teller, Levit & Silvertrust
o/b/o Chicago Sun Times
11 E. Adams
Chicago, IL 60603

Unifund Partners
o/b/o Providian
10625 Techwood Circle
Cincinnati, OH 45242-2846

Van Ru Credit Corporation
o/b/o Sherman Hospital
8550 Ulmerton Road, Ste 225
Largo, FL 33771-5351

Vericore
o/b/o Lakeland Publishing
1200 W. Causeway Approach
Mandeville, LA 70471

Waste Management
PO Box 9001797
Louisville, KY 40290

Wonder Lake State Bank
PO Box 350
Wonder Lake, IL 60097

United States Bankruptcy Court
Northern District of Illinois

In re David Wayne Merrill & Dorothy Lee Merrill

Case No. _____

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,500.00

Prior to the filing of this statement I have received \$ 1,100.00

Balance Due \$ 1,400.00

2. The source of compensation paid to me was:

Debtor Other (specify) _____

3. The source of compensation to be paid to me is:

Debtor Other (specify) _____

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

February 22, 2006

Date

/s/ Scott A. Bentley

Signature of Attorney

Name of law firm

In re David Wayne Merrill & Dorothy Lee Merrill

Debtor(s)

Case Number: _____
(If known)

Check the box as directed in Parts II, Line 14 of this statement:

- The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3)
 Disposable income not determined under § 1325(b)(3)

(Check the boxes as directed in Lines 17 and 23 of this statement.)

STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

FOR USE IN CHAPTER 13

In addition to Schedule I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 2-10. All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$ 0.00	\$ N.A.									
3	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference on Line 3. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td><td style="width: 60%;">Gross receipts</td><td style="width: 25%; text-align: right;">\$ 0.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary business expenses</td><td style="text-align: right;">\$ 0.00</td></tr> <tr> <td>c.</td><td>Business Income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>			a.	Gross receipts	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	c.	Business Income	Subtract Line b from Line a	\$ 0.00	\$ N.A.
a.	Gross receipts	\$ 0.00												
b.	Ordinary and necessary business expenses	\$ 0.00												
c.	Business Income	Subtract Line b from Line a												
4	Rents and other real property income. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td><td style="width: 60%;">Gross receipts</td><td style="width: 25%; text-align: right;">\$ 0.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary operating expenses</td><td style="text-align: right;">\$ 0.00</td></tr> <tr> <td>c.</td><td>Rental Income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>			a.	Gross receipts	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	c.	Rental Income	Subtract Line b from Line a	\$ 0.00	\$ N.A.
a.	Gross receipts	\$ 0.00												
b.	Ordinary and necessary operating expenses	\$ 0.00												
c.	Rental Income	Subtract Line b from Line a												
5	Interest, dividends and royalties.			\$ 0.00	\$ N.A.									
6	Pension and retirement income.			\$ 0.00	\$ N.A.									
7	Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include contributions from the debtor's spouse.			\$ 0.00	\$ N.A.									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$ 0.00	N.A.									
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ N.A.	\$ 0.00	N.A.									
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$ 0.00	\$ N.A.									
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$ 0.00	\$ N.A.									
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				0.00									

Part II. APPLICATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the Amount from Line11.	\$ 0.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under §1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. Otherwise, enter zero.	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 0.00
15	Annualized current monthly income for §1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 0.00
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>Illinois</u> b. Enter debtor's household size: <u>1</u>	\$ 0.00
17	Application of §1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than or equal to the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts III, IV, V or VI. <input checked="" type="checkbox"/> The amount on Line 15 is more than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with Part III of this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE

18	Enter the Amount from Line11.	\$ 0.00
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ 0.00
20	Current monthly income for §1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 0.00
21	Annualized current monthly income for §1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 0.00
22	Applicable median family income. Enter the amount from Line 16.	\$ 0.00
23	Application of §1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable Income is determined under §1325(b)(3)." at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable Income is not determined under §1325(b)(3)" at the top of page 1 of this statement and continue with Part VII of this statement. Do not complete Parts IV, V or VI.	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service

24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 0.00
25A	Local Standards: housing and utilities; non-mortgage expenses Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 0.00

	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.			
25B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 0.00	
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 0.00	
	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$ 0.00
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
				\$ 0.00
27	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input checked="" type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$ 0.00
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car. (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.			
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 0.00	
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 0.00	
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 0.00
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28 Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car. (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.			
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 0.00	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.00	
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 0.00
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales			\$ 0.00
31	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.			\$ 0.00

32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums on your dependents, for whole life or for any other form of insurance.	\$ 0.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 49.	\$ 0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare. Do not include payments made for children's education.	\$ 0.00
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the average monthly expenses that you actually pay for cell phones, pagers, call waiting, caller identification, special long distance, or internet services necessary for the health and welfare of you or your dependents. Do not include any amount previously deducted.	\$ 0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 0.00

Subpart B: Additional Expense Deductions under § 707(b)

Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the average monthly amounts that you actually expend in each of the following categories and enter the total.	
	a. Health Insurance	\$ 0.00
	b. Disability Insurance	\$ 0.00
	c. Health Savings Account	\$ 0.00
	Total: Add Lines a, b and c	\$ 0.00
40	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00
41	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law.	\$ 0.00
42	Home energy costs in excess of the allowance specified by the IRS Local Standards. Enter the average monthly amount by which your home energy costs exceed the allowance in the IRS Local Standards for Housing and Utilities. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$ 0.00
43	Education expenses for dependent children under 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$ 0.00
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2)	\$ 0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 0.00

Subpart C: Deductions for Debt Payment

	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Do not include items you have previously deducted, such as insurance and taxes.																							
47	<table border="1"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>60-month Average Payment</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td>b.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td>c.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td></td><td></td><td></td><td>Total: Add Lines a, b and c</td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	60-month Average Payment	a.			\$ 0.00	b.			\$ 0.00	c.			\$ 0.00				Total: Add Lines a, b and c
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b.			\$ 0.00																					
c.			\$ 0.00																					
			Total: Add Lines a, b and c																					
	\$ 0.00																							
48	Past due payments on secured claims. If any of the debts listed in Line 38 are in default, and the property securing the debt is necessary for your support or the support of your dependents, you may include in your deductions 1/60th of the amount that you must pay the creditor as a result of the default (the "cure amount") in order to maintain possession of the property. List any such amounts in the following chart and enter the total. If necessary, list additional entries on a separate page.																							
	<table border="1"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt in Default</th><th>1/60th of the Cure</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td>b.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td>c.</td><td></td><td></td><td>\$ 0.00</td></tr> <tr> <td></td><td></td><td></td><td>Total: Add Lines a, b and c</td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure	a.			\$ 0.00	b.			\$ 0.00	c.			\$ 0.00				Total: Add Lines a, b and c
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			Total: Add Lines a, b and c																					
	\$ 0.00																							
49	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.																							
	\$ 0.00																							
50	Chapter 13 administrative expenses. Multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.																							
	<table border="1"> <tbody> <tr> <td>a.</td><td>Projected average monthly Chapter 13 plan payment.</td><td>\$ 0.00</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td><td>x 8.3 %</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of Chapter 13 case</td><td>Total: Multiply Lines a and b</td></tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 8.3 %	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b											
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	\$ 0.00																							
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.																							
	\$ 0.00																							
	Subpart D: Total Deductions Allowed under § 707(b)(2)																							
52	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51.																							
	\$ 0.00																							

Part VI. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 0.00
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 0.00
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$ 0.00
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$ 0.00

Part VI: ADDITIONAL EXPENSE CLAIMS

59

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$ 0.00
b.		\$ 0.00
c.		\$ 0.00
Total: Add Lines a, b and c		\$ 0.00

Part VII: VERIFICATION

60

I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this a joint case, both debtors must sign.*)

Date: February 22, 2006 Signature: /s/ David Wayne Merrill
(Debtor)

Date: _____ Signature: _____
(Joint Debtor, if any)

Form 22 Continuation Sheet

	Income Month 1		Income Month 2	
	Gross wages, salary, tips... 0.00	0.00	Gross wages, salary, tips... 0.00	0.00
	Income from business... 0.00	0.00	Income from business... 0.00	0.00
	Rents and real property income... 0.00	0.00	Rents and real property income... 0.00	0.00
	Interest, dividends... 0.00	0.00	Interest, dividends... 0.00	0.00
	Pension, retirement... 0.00	0.00	Pension, retirement... 0.00	0.00
	Contributions to HH Exp... 0.00	0.00	Contributions to HH Exp... 0.00	0.00
	Unemployment... 0.00	0.00	Unemployment... 0.00	0.00
	Other Income... 0.00	0.00	Other Income... 0.00	0.00
	Income Month 3		Income Month 4	
	Gross wages, salary, tips... 0.00	0.00	Gross wages, salary, tips... 0.00	0.00
	Income from business... 0.00	0.00	Income from business... 0.00	0.00
	Rents and real property income... 0.00	0.00	Rents and real property income... 0.00	0.00
	Interest, dividends... 0.00	0.00	Interest, dividends... 0.00	0.00
	Pension, retirement... 0.00	0.00	Pension, retirement... 0.00	0.00
	Contributions to HH Exp... 0.00	0.00	Contributions to HH Exp... 0.00	0.00
	Unemployment... 0.00	0.00	Unemployment... 0.00	0.00
	Other Income... 0.00	0.00	Other Income... 0.00	0.00
	Income Month 5		Income Month 6	
	Gross wages, salary, tips... 0.00	0.00	Gross wages, salary, tips... 0.00	0.00
	Income from business... 0.00	0.00	Income from business... 0.00	0.00
	Rents and real property income... 0.00	0.00	Rents and real property income... 0.00	0.00
	Interest, dividends... 0.00	0.00	Interest, dividends... 0.00	0.00
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	Contributions to HH Exp... 0.00	0.00	Contributions to HH Exp... 0.00	0.00
	Unemployment... 0.00	0.00	Unemployment... 0.00	0.00
	Other Income... 0.00	0.00	Other Income... 0.00	0.00
	Additional Items as Designated, if any			
	Remarks			